WHAT IS CLAIMED IS:

1. A computer-implemented method for generating anonymous leads from anonymously submitted database search criteria, comprising:

(a) generating a prospect having:

(i) device-identifying information,

(ii) prospect-identifying information, and

(iii) search information corresponding to anonymously submitted search criteria;

(b) providing prospect information to a business expert in a prospect presentation, wherein the prospect presentation is designed to enable generation of a proposal, and wherein the prospect information does not include the device-identifying information from the prospect; and

(c) providing proposals to devices associated with prospects for which the proposals are generated.

2. The computer-implemented method of claim 1, wherein the search information also corresponds to post-search browsing activity data.

3. The computer-implemented method of claim 1, wherein the prospect information relates to a plurality of prospects, all of which are active.

4. The computer-implemented method of claim 1, further comprising:

(a) notifying a business expert of a new prospect; and

(b) tracking a status of a proposal.

5. The computer-implemented method of claim 1, wherein the prospect also has gateway information if available, and wherein the prospect information provided to a specific business expert does not include data from prospects having particular gateway information if the specific business expert does not have an affiliation with the particular gateway.

6. The computer-implemented method of claim 1, wherein the providing proposals step comprises:

(a) receiving a request for a formatted set of data, wherein the request includes a device identifier;

(b) checking a status indicator to determine whether a proposal should be provided;

(c) adding a proposal notification to the requested formatted set of data, if the checking step results in a determination that a proposal should be provided; and

(d) sending the formatted set of data.

7. The computer-implemented method of claim 6, wherein the proposal notification provides a link to a proposal-viewer, which enables anonymous communication between the device user and the business expert.

8. The computer-implemented method of claim 7, wherein the status indicator is included in the request, and wherein the formatted set of data comprises a web page, the prospect presentation comprises one or more web pages, the proposal-viewer comprises one or more web pages, the device identifier comprises a cookie, the status indicator comprises a cookie, and the prospect comprises an XML data set.

9. A computer system for anonymously connecting business experts with consumers, comprising:

(a) a database for storing prospects having search information corresponding to anonymously submitted search criteria; and

(b) a server engine coupled with a network and the database, the server engine being configured to:

(i) receive requests including device-identifying information and anonymously submitted search criteria;

(ii) generate the prospects;

(iii) supply a business database with the anonymously submitted search criteria;

(iv) provide anonymous leads derived from the prospects; and

(v) furnish proposals directed to users of identified devices.

10. The computer system of claim 9, further comprising the business database.

11. The computer system of claim 9, wherein the search information also corresponds to post-search browsing activity data.

12. The computer system of claim 9, wherein the server engine is further

configured to not provide anonymous leads derived from particular prospects to particular business experts based upon gateway information for the particular prospects and gateway affiliation information for the particular business experts.

13. The computer system of claim 9, wherein the server engine is configured to furnish the proposals by selective use of session identifiers and device identifiers.

14. The computer system of claim 13, wherein the server engine is further configured to enable anonymous communication between proposal generators and proposal receivers.

15. The computer system of claim 13, wherein the business database contains data regarding real estate, and wherein the server engine comprises a web server, the session identifiers are session cookies, and the device identifiers are permanent cookies.

16. A computer readable medium having computer program instructions stored therein, the computer program instructions comprising instructions for:

(a) generating a prospect having:

(i) device-identifying information,

(ii) prospect-identifying information, and

(iii) search information corresponding to anonymously submitted search criteria;

(b) providing prospect information to a business expert in a prospect presentation, wherein the prospect presentation is designed to enable generation of a proposal, and wherein the prospect information does not include the device-identifying information from the prospect; and

(c) providing proposals to devices associated with prospects for which the proposals are generated.

17. The computer readable medium of claim 16, wherein the search information also corresponds to post-search browsing activity data.

18. The computer readable medium of claim 16, wherein the prospect also has gateway information if available, the computer program instructions further comprising instructions for:

(a) checking for gateway information prior to executing the providing prospect information instructions; and

(b) excluding specific business experts from receiving prospect information associated with a gateway if the specific business experts lack an association with the gateway.

19. The computer readable medium of claim 16, further comprising instructions for:

(a) receiving a request for a formatted set of data, wherein the request includes a device identifier;

(b) checking a status indicator to determine whether a proposal should be provided;

(c) adding a proposal notification to the requested formatted set of data, if the checking step results in a determination that a proposal should be provided; and

(d) sending the formatted set of data.

20. The computer readable medium of claim 19, wherein the status indicator is included in the request, and wherein the formatted set of data comprises a web page, the prospect presentation comprises one or more web pages, the proposal-viewer comprises one or more web pages, the device identifier comprises a cookie, the status indicator comprises a cookie, and the prospect comprises an XML result set.

21. A computer-implemented method for anonymously connecting sales agents with consumers of housing, comprising:

(a) providing a software application designed to communicate with a database containing information regarding housing, wherein the software application is accessible via a computer network and enables searching of the database, whereby search criteria is stored in association with search-requestor information without a requirement of user registration; and

(b) wherein the software application generates prospects from the search criteria for viewing, and the software application enables generation of search-requestor-directed proposals based upon the prospects without revealing contact information for the search-requestor.

22. The computer-implemented method of claim 21, wherein the software application further enables anonymous communication between a proposal-creator and a

proposal-receiver.

23. The computer-implemented method of claim 21, wherein the information regarding housing includes information regarding real estate for sale, information regarding factory-built homes, information regarding common interest developments, and information regarding apartments for rent.

24. The computer-implemented method of claim 21, wherein the software application comprises:

(a) a presentation layer;

(b) a middle layer, having business rule implementation objects, communications objects and database messaging objects; and

(c) a database.

25. The computer-implemented method of claim 24, wherein the database messaging objects include objects for translating XML data into a database-specific format.